

REMARKS

Allowance of claims 1-19 is greatly appreciated. To place this application in condition for allowance claim 20 has been canceled herein without prejudice. Also, claims 1, 9, 12 and 15 have been amended as suggested in the Action to clarify the claims. In addition, claim 18 has been amended to enhance clarity. Claims 1-19 are now pending. No new matter has been added. Entry of the amendment is respectfully requested. Reconsideration is respectfully requested.

Amendments to Specification

The paragraph beginning on page 1 at line 2 has been amended to correct a typographical error. The filing year for Provisional Application No. 60/465,733 has been corrected to replace "2002" with --2003--.

In addition, the Abstract has been amended to clarify the term "XFS".

Claim Objections

Claims 1, 2, 5, 6, 8, 9, 10, 15, and 18 were objected to for the recitation of acronyms without explaining what the acronyms stand for. These objections are respectfully traversed.

Applicants respectfully submit that "XFS" is a term well known and understood by those skilled in the art with respect to ATM software and hardware architectures. However, even though the claims as originally presented are believed to satisfy the statutory mandate, claims 1, 9, and 12 have been amended as suggested in the Action, to clarify that the recited term "XFS" stands for "extensions for financial services". Support for these amendments is found in the

Specification at page 3, line 13 to page 4, line 15. Also, as suggested in the Action, claim 15 has been amended to replace the acronym "ODS" with the features described in the Specification as corresponding to an ODS layer. Support for this amendments is found in the Specification at page 27, lines 9-22. No new matter has been added. It is respectfully submitted that these amendments obviate any possible objection.

The Pending Claims Are Not Anticipated or Obvious in View of the Applied Art

Claims 20 was rejected under 35 U.S.C. § 102(b) as being anticipated by Shepley, et al., US Publication No. 2001/0037301.

This rejection is respectfully traversed. However, to put this Application in condition for allowance Applicants have canceled claim 20 without prejudice. The cancellation of claim 20 shall not constitute an admission that this claim is unpatentable. Applicants reserve the right to file Divisional applications including this canceled claim.

Additional Claim Fees

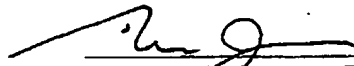
No fee is due with the submission of this Response. However, for any other fees due associated with the prosecution of this Application, please charge Deposit Account No. 09-0428 of Diebold Self-Service Systems.

Conclusion

Applicants respectfully submit, that the Application is now in condition for allowance.

The undersigned will be happy to discuss any aspect of the Application by telephone at the Examiner's convenience.

Respectfully submitted,



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